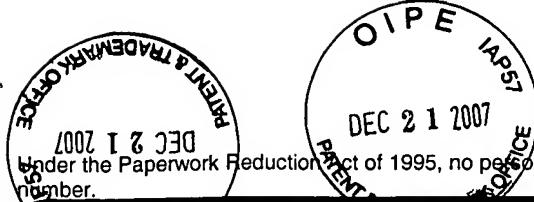


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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: December 21, 2007

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Sheet

1

of

7

**Complete if Known**

Application Number	10/738,468
Filing Date	12/17/2003
First Named Inventor	William R. Nolan III
Art Unit	3694
Examiner Name	Ojo O. Oyebisi

Attorney Docket Number 037607-0236

**U.S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
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	2.	6,823,319	11-23-2004	Lynch et al.	
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				Application Number	10/738,468
Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Filing Date	12/17/2003
				First Named Inventor	William R. Nolan III
				Art Unit	3694
				Examiner Name	Ojo O. Oyebisi
Sheet	2	of	7	Attorney Docket Number	037607-0236

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				<b>First Named Inventor</b>	William R. Nolan III
				<b>Art Unit</b>	3694
				<b>Examiner Name</b>	Ojo O. Oyebisi
Sheet	3	of	7	<b>Attorney Docket Number</b>	037607-0236

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Substitute for form 1449/PTO		<i>Complete if Known</i>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		<b>Application Number</b>	10/738,468
Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>		<b>Filing Date</b>	12/17/2003
		<b>First Named Inventor</b>	William R. Nolan III
		<b>Art Unit</b>	3694
		<b>Examiner Name</b>	Ojo O. Oyebisi
Sheet	4	of	7
		<b>Attorney Docket Number</b>	037607-0236

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Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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## FOREIGN PATENT DOCUMENTS

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		Country Code <sup>3</sup> /Number <sup>4</sup> /Kind Code <sup>5</sup> (if known)				
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Sheet	5	of	7	Attorney Docket Number	037607-0236

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				Application Number	10/738,468
Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				Filing Date	12/17/2003
				First Named Inventor	William R. Nolan III
				Art Unit	3694
				Examiner Name	Ojo O. Oyebisi
Sheet	7	of	7	Attorney Docket Number	037607-0236

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	179.	FANNIE MAE, "Making Good Delivery A Guide to Delivering Loans for Cash and MBS", 1994, 121 pages, Fannie Mae, Washington, DC, USA	
	180.	FANNIE MAE, "MORNET Cash Delivery System User's Guide", November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
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	182.	FANNIE MAE, "MORNET Manager User's Guide", November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
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